



## Emirates NBD at a glance

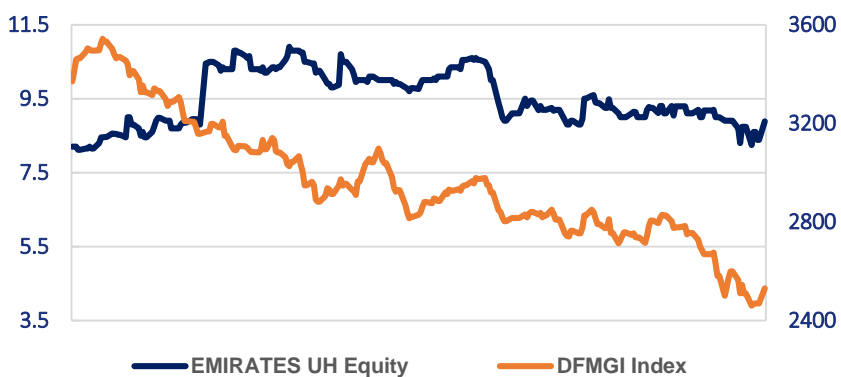
Emirates NBD (DFM: EMIRATESNBD) is a leading banking group in the region.

A full service bank, Emirates NBD is a major player in the UAE corporate and retail banking arena, and has strong Islamic banking, investment banking, private banking, asset management, global markets & treasury and brokerage operations.

As of 31 December 2018, total assets were AED 500 billion. Emirates NBD has operations in the UAE, Egypt, India, the Kingdom of Saudi Arabia, Singapore, the United Kingdom and representative offices in China, Indonesia and Turkey.

### 31.12.2018

Currency	AED	Volume (avg.daily YTD)	1,039,447
Closing Price	8.89	Number of shares ('000)	5,557,775
Change YTD (%)	-2.15%	Market cap. (million)	49,409

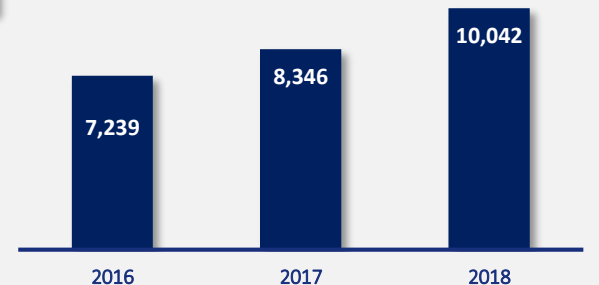


### Analyst Coverage (12 Firms)

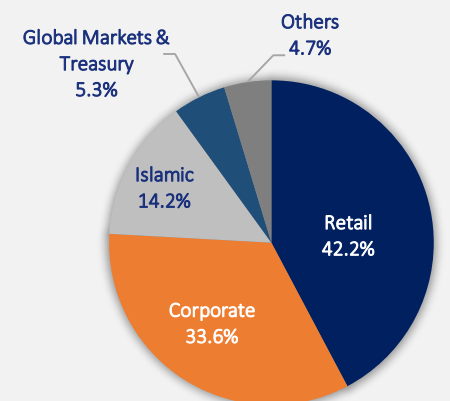
ADCB Securities, Arqaam Capital, BofAML, CI Capital, Citi, EFG-Hermes, FAB Securities, Goldman Sachs, HSBC, JP Morgan, SICO, Ubhar Capital Oman

CREDIT RATINGS	Long term	Short term	Outlook
Moody's	A3	P-2	Stable
Fitch	A+	F1	Stable
Capital Intelligence	A+	A1	Stable

### Net Profit (AED million)



### Operating Income by Segment (2018)

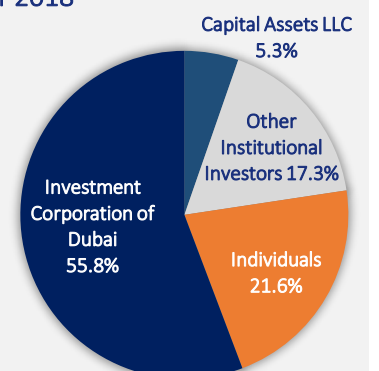


### Ownership Structure

As of 31 December 2018\*

\* Foreign ownership limit is 5%, of which 5% held by foreigners

Note: no other investors hold more than 5%, apart from those named



KEY FIGURES	2016	2017	2018
<b>Income statement (AED million)</b>			
Net interest income	10,111	10,786	12,888
Non-interest income	4,637	4,669	4,514
Operating income	14,748	15,455	17,402
Pre-impairment operating profit	9,860	10,611	11,783
Net profit	7,239	8,346	10,042
<b>Balance sheet (AED billion)</b>			
Total assets	448.0	470.4	500.3
Loans	290.4	304.1	327.9
Deposits	310.7	326.5	347.9
Total equity attributable to equity holders	53.8	59.4	64.0
<b>Key indicators (%)</b>			
Cost to income ratio	33.1%	31.3%	32.3%
Net interest margin	2.51%	2.47%	2.82%
NPL ratio	6.4%	6.2%	5.9%
NPL coverage ratio	120.1%	124.5%	127.3%
Capital adequacy ratio	21.2%	21.2%	20.9%
Tier 1 ratio	18.7%	18.9%	19.8%
Advances to deposits ratio	93.4%	93.1%	94.3%
<b>Other Key Indicators</b>			
EPS (AED)	1.20	1.40	1.81
DPS (AED)	0.40	0.40	0.40
Return on average equity	13.8%	14.7%	16.3%
Return on average tangible equity	19.6%	20.2%	22.1%
Return on average assets	1.7%	1.8%	2.1%
Share price as of 31 December (AED)	8.41	8.20	8.89